

FACTS

WHAT DOES HUDSON RIVER COMMUNITY CREDIT UNION (HRCCU) DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances,
- payment history, transaction history, credit history, and employment information.

How?

All financial companies need to share **members'** personal information to run their everyday business. In the section below, we list the reasons financial companies can share their **members'** personal information; the reasons **HRCCU** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HRCCU share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes - to offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes - information about your transactions and experiences	NO	Not Applicable
For our affiliates' everyday business purposes - information about your creditworthiness	NO	Not Applicable
For nonaffiliates to market to you	YES	YES

To limit our sharing

- Call **518-654-9028** - our menu will prompt you through your choices(s) or
- Visit us online: **www.hrccu.org**

Please note:

If you are a *new* member, we can begin sharing your information 0 days from the date we sent this notice. When you are *no longer* our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call **518-654-9028** or go to **info@hrccu.org** or visit **www.hrccu.org**.

Who we are	
Who is providing this notice?	HRCCU
What we do	
How does HRCCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does HRCCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account or deposit money • pay your bills, or apply for a loan, and • use your credit or debit card. We also collect your personal information from credit bureaus.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness, • affiliates from using your information to market to you, and • sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account i hold jointly with someone else?	Your choices will apply to everyone on your account.
What we do	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>HRCCU has no affiliates</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>HRCCU shares with companies for insurance purposes as well as additional benefits available for members related to products and services.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include Affinion Group, Inc., Credit Union National Association, Inc. (CUNA), and the CUNA Mutual Group.</i>
Other important information	
NONE	